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# Federal, Ohio, and Cuyahoga County Timeline of Programs in Response to Housing Foreclosures: 2005-2015

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Federal, Ohio and Cuyahoga County Programs in Response to Housing Foreclosures, 2005-2015							
National/Federal	State		Cuyahoga County	Significant Events			
		2005		Foreclosures rise; First Suburbs Mayors request county intervention			
		January		Ohio Foreclosure Prevention Stakeholder's meeting			
		February					
		March					
		April					
		May		County Commissioners form Early Intervention Taskforce			
		June					
		July					
		August					
		September		County issues Commissioner's Report, recommends streamlining foreclosure process; County Treasurer launches Foreclosure Prevention Program and hires staff, contracts with foreclosure prevention counseling agencies. Magistrates start Vacant & Abandoned pr	Vacant and Abandoned Properties Action Council (VAPAC) formed		
		October					
		November					
		December					
		2006					
		January		211 adds foreclosure prevention referral program	East Side Organizing Project (ESOP) launches campaign against Countrywide Home Loans, the first of many effective local and national organized efforts that resulted in real change. ESOP's work changed the public perception of servicers and foreclosures		
		February					
		March					
		April					
		May					
		June					
		July					
		August					
		September					
		October			Auditor's office creates department to collect vacant & abandoned property information from municipalities	County foreclosure filings peak at 13,777	
		November					
		December					
		2007					
		January					
		February					
		March					
		April					
		May					
		June					
		July					
		August					
		September			County creates rescue fund program	Judge Boyko dismisses Deutsche Bank foreclosures	
		October					
		November					
		December					
National Foreclosure Mitigation Counseling signed into legislation Round 1: \$180M)	Save the Dream Ohio multi-agency foreclosure prevention initiative established	2008					
Troubled Asset Relief Program - (TARP) established; \$426.4B toward troubled mortgages		January					
Housing and Economic Recovery Act (HERA)		February					
		March					
	April		County Foreclosure Mediation Program established				
	May						
June							
July							
NFMC Round 2 approved (\$180M)	Ohio Substitute House Bill 138 foreclosure law passes; holds purchasers of sheriff's sale properties accountable	August					
The Federal Housing Finance Agency (FHFA) places Fannie Mae and Freddie Mac in government conservatorship		September					
Fannie Mae and Freddie Mac suspend mortgage foreclosures until Jan. 2009		October					
U.S. Treasury announces Financial Stability Plan; Homeowner Affordability and Stability Plan		November					
NFMC Round 3: (\$50 M through Omnibus Appropriations act of 2009)	Ohio passes state legislation (S.B. 353) allowing the creation of county land banks	December					
Protecting Tenants at Foreclosure Act of 2009 takes effect		2009					
		January					
		February					
		March					
		April	Cuyahoga County Land Reutilization Corporation created				
		May					
		June					
		July					
		August					
		September	Fannie Mae and CCLRC forge deal - CCLRC acquires foreclosed properties for \$1 each and Fannie Mae gives \$3500/home for demolition	CCLRC's first acquisition			
		October					
		November					
		December					
NFMC Round 4: (\$65 M through Consolidated Appropriations Act of 2010)	Ohio receives Hardest Hit Funds from US Treasury, along with 17 other states	2010		Cuyahoga County Government Reform Initiative passes; change in county charter			
Hardest Hit Fund established (\$7.6B)		January	\$41M from HUD for CCLRC demo				
Home Affordable Modification Program (HAMP), Home Affordable Refinance Program (HARP), Home Affordable Foreclosure Alternatives Program (HAFA) established		February	Counseling+ Mediation Program created (sponsored by St. Luke's Foundation)				
		March					
		April	Federal grant offered to CCLRC to assess brownfields				
		May					
		June					
		July					
		August		HUD agrees to sell properties to CCLRC for \$100 each			
		September					
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		January					
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		2012					
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		March	County and Cleveland allocate \$14M for demolition				
		April					
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		July	County receives \$12M from National Mortgage Settlement				
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		2014					
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		February	County Executive approves \$182M in demolition funding				
		March					
		April					
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		June	Ohio Hardest Hit Program closes applications				
		July					
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